

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

IMPORTANT INFORMATION FOR DEBTORS

YOUR BANKRUPTCY FILING

This Court's Mission is to promote social and economic order by reconciling the opportunity of debtors to a fresh start with the right of creditors to be paid. It is crucial for you to understand that a 'fresh start' – your bankruptcy discharge – is not guaranteed.

Now that you have filed bankruptcy, the Clerk's office takes this opportunity to notify you of important information to help you achieve your goal. Please read this notice, and all other official documents related to your case, closely and carefully.

Following through on your obligations and responsibilities to the best of your ability will go a long way towards making your case as successful as possible.

LEGAL INFORMATION AND ASSISTANCE

If at all possible, you should consult with and hire a competent attorney to represent you in your case. The Court provides resources to debtors without attorneys but there is no substitute for representation by a competent lawyer.

Other helpful information and assistance is available through several sources.

These sources are:

- The Debtor Assistance Project (DAP) – The DAP is a free clinic that operates within the Baltimore and Greenbelt Federal courthouses as well as the Mid-Shore Pro Bono Project's office in Easton. The DAP allows you to meet with a volunteer bankruptcy attorney for a maximum of thirty minutes to ask questions about your bankruptcy case at no cost to you. To schedule an appointment with a DAP attorney please contact the Court's Pro Bono Coordinator at 410-962-3813 or by email at probono@mdb.uscourts.gov.
- The Court's website – <http://www.mdb.uscourts.gov/> – contains important information about the Court, the bankruptcy process, the services provided by the Clerk's office and resources available to individuals who do not have an attorney.

You can also find information about hiring an attorney (sometimes at low, or no cost if you qualify), the DAP and the bankruptcy process at the "Don't Have An Attorney" page of the Court's website. There is also a referral list of attorneys available in the DAP waiting rooms at both courthouses.

Bankruptcy can be a complex and confusing process. Ethical rules prevent you from obtaining legal advice from the Judges or the Clerk's staff. This is why we strongly urge you to hire an attorney or visit the DAP.

FILING DEFICIENCIES

At the beginning of your case and thereafter, the law requires you to provide information and file certain documents. All of the information that must be provided in those documents is relevant to whether your case will be successful. If documents are not filed, the Clerk's office has been authorized to issue deficiency notices and set a deadline for you to fix the problem. If the problem is not fixed by the deadline then your case may be dismissed. In some cases, a failure to file a necessary paper may cause the immediate dismissal of your case.

It is your responsibility to comply with the filing requirements and if they are not satisfied your case may suffer serious consequences.

THE MEETING OF CREDITORS

The law requires you to attend a meeting of creditors and answer questions about your financial affairs under oath. The meeting will be conducted by your trustee, whose name, address and telephone number will be included on the Notice of Bankruptcy Case, Meeting of Creditors, and Deadlines issued in your case. Your creditors may also choose to attend the meeting and will also be given the opportunity to question you. If you do not attend your meeting of creditors your case may be dismissed.

At least seven (7) days prior to your meeting of creditors you must provide your trustee with copies of various documents. If you do not provide them, your case may be dismissed.

These documents are:

- Your last filed federal tax return with all of its supporting schedules.
- Payment advices or other evidence of payment (such as check stubs) received by you from your employer within sixty (60) days before the date of the filing of your case. If you cannot provide payment advices for any reason, including the fact that you are self-employed, then you must notify your trustee immediately and prepare and file a Form Q. Blank copies of Form Q are available at the Clerk's office and on the Court's website.
- Any divorce decrees, separation agreements and child support orders related to you and your marital or parental status.
- Proof of ownership of real estate in which you have an interest.
- Proof of any interest that you have in an education individual retirement account or under a qualified state tuition program.
- Proof of the cash balance in all of your financial and bank accounts as of the date of the filing of your bankruptcy.

This documentation must be mailed or delivered to your trustee at the address listed in the Notice mentioned above. If you do not timely deliver these documents to your trustee then your meeting may be postponed and, to repeat, if you do not provide them at all your case may be dismissed.

You must bring the following items with you to your meeting of creditors:

- A government issued picture identification card.
- Proof of your social security number (your social security card, or a W-2 or 1099 statement should be sufficient).
- Copies of the documents listed above that you delivered to your trustee.

Your trustee may request additional documents either prior to, during, or at the conclusion of your meeting. It is your responsibility to cooperate with the lawful requests of your trustee.

IF YOU HAVE FURTHER QUESTIONS

Please direct any questions regarding the meeting of creditors or your case to your attorney or your trustee.

Your case will be assigned a Case Administrator in the Clerk's office and you can contact that person via telephone or email from the "Case Information/Case Contact Information" page on the Court's website.

This notice is not intended as either a substitute for competent legal advice from an attorney or the law governing bankruptcies.